

Information to identify the case:

Debtor 1	Aaron M. McBride	Social Security number or ITIN	xxx-xx-3236
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Kathleen C. McBride	Social Security number or ITIN	xxx-xx-5926
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10235-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Aaron M. McBride

Kathleen C. McBride
aka Kathleen Carroll Hain

7/11/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Aaron M. McBride
 Kathleen C. McBride
 Debtors

Case No. 18-10235-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

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 Total Noticed: 46

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db/jdb
 cr +Aaron M. McBride, Kathleen C. McBride, 2704 Angle Street, Erie, PA 16506-2512
 +Santander Consumer USA Inc., c/o Stewart, Zlimen & Jungers, 2860 Patton Road,
 Roseville, MN 55113-1100
 14793429 ALLIANCEONE RECEIVABLES MGMT., PO BOX 510987, LIVONIA, MI 48151-6987
 14793431 +ASHLEY KUZMA THERAPEUTICS, 2111 W. 8TH STREET, Erie, PA 16505-4707
 14793432 +ASSOCIATED CLINICAL LABS, PO BOX 740631, CINCINNATI, OH 45274-0631
 14793433 +ASSOCIATED CLINICAL LABS, PO BOX 7302, Hollister, MO 65673-7302
 14793454 +ASSOCIATED CLINICAL LABS, 1526 PEACH STREET, ERIE, PA 16501-2190
 14793457 CREDENCE, 1700 DALLAS PARKWAY, SUITE 204, Dallas, TX 75248
 14793437 CREDENCE RESOURCE MANAGEMENT LLC, PO BOX 1253, Southgate, MI 48195-0253
 14793439 DIRECTTV, PO BOX 5007, Carol Stream, IL 60197-5007
 14793459 GENPACT SERVICES LLC, PO BOX 1969, SOUTHGATE, MI 48195-0969
 14793461 +HOLIDAY FINANCIAL SERVICES, 715 W 38th St, Erie, PA 16508-2626
 14793440 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
 WILLIAMSVILLE NY 14221-5887
 (address filed with court: NATIONAL FUEL, PO BOX 371835, Pittsburgh, PA 15250-7835)
 14793465 +RECEIVABLE OUTSOURCING, LLC, PO BOX 549, Timonium, MD 21094-0549
 14793443 RECEIVABLES OUTSOURCING, LLC, PO BOX 62850, Baltimore, MD 21264-2850
 14793466 +REHAB SOLUTIONS PHYSICAL THERAPY, 3740 STERRETTANIA ROAD, Erie, PA 16506-2829
 14793450 +THE LAW OFFICES OF FREDERIC I. WEINBERG, ASSOCIATES, P.C., 375 E. ELM STREET, SUITE 210,
 Conshohocken, PA 19428-1973
 14793452 +U.S. Bank Home Mortgage, 4801 Fredreica Street, Owensboro, KY 42301-7441
 14793451 U.S. Bank Home Mortgage, PO Box 790414, Saint Louis, MO 63179-0414
 14793469 +U.S. Bank Home Mortgage, PO Box 21948, PO Box 211259, Saint Paul, MN 55121-2659

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com Jul 12 2018 02:29:04 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 12 2018 02:27:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14793453 +EDI: ALLIANCEONE.COM Jul 12 2018 06:03:00 ALLIANCE ONE, 4850 STREET ROAD , SUITE 300,
 TREVOSE, PA 19053-6643
 14793430 +EDI: ALLIANCEONE.COM Jul 12 2018 06:03:00 ALLIANCEONE RECEIVABLES MGMT., INC.,
 PO BOX 3111, Southeastern, PA 19398-3111
 14793455 +E-mail/Text: bankruptcy@usecapital.com Jul 12 2018 02:29:16 CAPITAL ACCOUNTS,
 PO BOX 140065, Nashville, TN 37214-0065
 14793434 +EDI: CAPITALONE.COM Jul 12 2018 06:03:00 CAPITAL ONE BANK, PO BOX 71083,
 CHARLOTTE, NC 28272-1083
 14793435 +EDI: CAPITALONE.COM Jul 12 2018 06:03:00 CAPITAL ONE SERVICES, LLC, PO BOX 70886,
 Charlotte, NC 28272-0886
 14793456 +EDI: CAPITALONE.COM Jul 12 2018 06:03:00 CAPITAL ONE SERVICES, LLC, PO BOX 30285,
 Salt Lake City, UT 84130-0285
 14793436 EDI: CCS.COM Jul 12 2018 06:03:00 CCS, PAYMENT PROCESSING CENTER, PO BOX 55126,
 Boston, MA 02205-5126
 14793438 EDI: CCS.COM Jul 12 2018 06:03:00 CREDIT COLLECTION SERVICES, PAYMENT PROCESSING CENTER,
 PO BOX 55126, Boston, MA 02205-5126
 14793458 +EDI: CCS.COM Jul 12 2018 06:03:00 CREDIT COLLECTION SERVICES, 725 CANTON STREET,
 Norwood, MA 02062-2679
 14793460 +E-mail/Text: clientservices@harveststrategygroup.com Jul 12 2018 02:26:15
 HARVEST CREDIT MANAGEMENT, LLC, 1580 LINCOLN STREET, SUITE 600, Denver, CO 80203-1508
 14793462 EDI: IIC9.COM Jul 12 2018 06:04:00 I.C. SYSTEM, INC., 444 HIGHWAY 96 EAST, PO BOX 64887,
 ST. PAUL, MN 55164-0887
 14793463 +E-mail/Text: Bankruptcy@natfuel.com Jul 12 2018 02:27:44 NATIONAL FUEL, 1100 STATE STREET,
 PO BOX 2081, ERIE, PA 16512-2081
 14793441 EDI: AGFINANCE.COM Jul 12 2018 06:03:00 ONEMAIN, PO BOX 742536,
 Cincinnati, OH 45274-2536
 14793464 EDI: AGFINANCE.COM Jul 12 2018 06:03:00 ONEMAIN CONSUMER LOAN INC., PO BOX 64,
 Evansville, IN 47701-0064
 14793442 +EDI: AGFINANCE.COM Jul 12 2018 06:03:00 ONEMAIN FINANCIAL, 5033 PEACH STREET,
 Erie, PA 16509-2013
 14793670 +EDI: PRA.COM Jul 12 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14793444 EDI: DRIV.COM Jul 12 2018 06:03:00 SANTANDER CONSUMER USA, PO BOX 660633,
 Dallas, TX 75266-0633
 14793445 +EDI: DRIV.COM Jul 12 2018 06:03:00 SANTANDER CONSUMER USA, PO BOX 961245,
 Fort Worth, TX 76161-0244
 14793467 EDI: DRIV.COM Jul 12 2018 06:03:00 SANTANDER CONSUMER USA, INC.,
 ATTN: BANKRUPTCY DEPARTMENT, PO BOX 560284, Dallas, TX 75356-0284
 14793447 E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 02:29:14
 SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
 14793446 E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 02:29:14
 SELECT PORTFOLIO SERVICING, PO BOX 65450, SALT LAKE CITY, UT 84165-0450

District/off: 0315-1

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Jul 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14793468 E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 02:29:14
SELECT PORTFOLIO SERVICING, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 65250,
SALT LAKE CITY, UT 84165-0250
14793448 EDI: RMSC.COM Jul 12 2018 06:03:00 SYNCHRONY BANK - AMAZON.COM,
ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 965060, Orlando, FL 32896-5060
14793449 EDI: RMSC.COM Jul 12 2018 06:03:00 SYNCHRONY BANK -AMAZON, PO BOX 960013,
Orlando, FL 32896-0013

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. BANK NATIONAL ASSOCIATION
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkggroup@kmlawgroup.com
James A. Prostko on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION pawb@fedphe.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Kurt L. Sundberg on behalf of Debtor Aaron M. McBride jrizzo@marshspaeder.com,
tsapper@marshspaeder.com;r48049@notify.bestcase.com
Kurt L. Sundberg on behalf of Joint Debtor Kathleen C. McBride jrizzo@marshspaeder.com,
tsapper@marshspaeder.com;r48049@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7